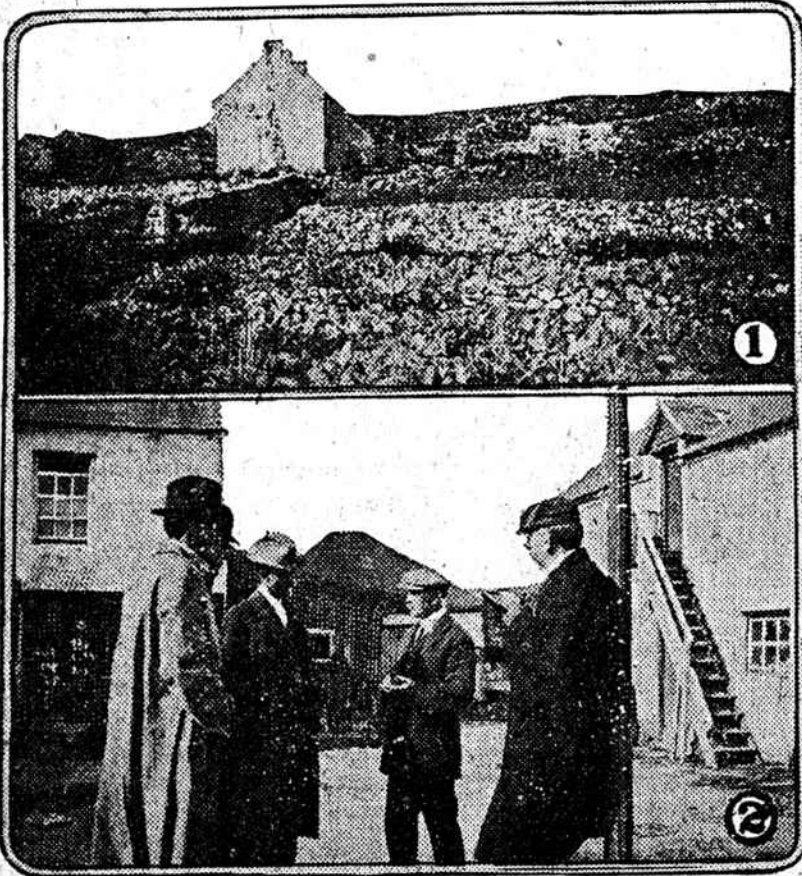


# Co-Operative Farm Products Marketing

How It Is Done in Europe and May Be Done in America to the Profit of Both Farmer and Consumer

By MATTHEW S. DUDGEON.

## THE "GOMBEEN MAN."



1—Where the Gombeen Man Flourishes Among the Rocks.  
2—Paddy Gallagher Tells the American Visitors How the Gombeen Man Charged Him 144 Per Cent. Interest.

Dunglow, County Donegal, Ireland.—This is the old haunt—the habitat—of the "gombeen man." He is our American city "loan shark" transplanted with all his blood-sucking propensities and his starvation inducing qualities into rural Ireland. Here conditions are right for his activities. Where the need for money is greatest he prospers best. The poorer the country, the richer he grows. And poor enough this country certainly is. Wide, low-lying peat bogs stretch between great slopes of rising hillsides where the soil shows only between masses of outcropping rocks. No fields are there here large enough to offer opportunity for work with horses even if plowing and cultivating were not made impossible by the huge half-buried rocks. Every enclosure demands fertilizers as a condition precedent to production. Nature is stingy and hesitates to let go of any product of value to humans. Yet here and there is a cottage upon a barren hillside; around it we see children that are not starving nor insufficiently clothed.

"Gombeen Man" Passing.—Here was the haunt of the gombeen man. But as relative prosperity comes in he goes out. They tell us that co-operation has numbered the days of the gombeen man and that he is passing. As he formerly operated his business here he was the worst enemy to rural prosperity to be found upon the island. "The gombeen man is worse than the non-resident landlord," says Paddy Gallagher of Dunglow, which is an extreme statement when made by one whose father and family have suffered cruelly from many evictions.

Seldom was the gombeen man admitted in the loan business. Frequently he was a trader or shop keeper. Generally he kept a public house. Often he was a dominating influence politically, and held some office. Invariably he was an economic scourge and made rural prosperity impossible. We have spoken of him in the past tense, not because he has altogether ceased to exist but because co-operation seems to be developing a plan for rural credit which will eventually put him out of business.

Patrick Gallagher's Story.—Patrick Gallagher, now the manager of the local co-operative society, probably knows as much about the life of the poor farmer in Ireland as anyone. He was born in a little one-room cottage and was at nine years of age forced to leave home and set himself out as a farm laborer receiving the wage of three pounds for his week's work. From these beginnings he has risen to be a rural financial power. He is now a member of the Donegal and has raised a family of the poor farmers from comparative comfort to co-operative enterprises. Paddy Gallagher says of his father, speaking from his own experiences and verifying the same from documents:

"My father and I bought a house and a meal, each. My father paid \$4.25. I was not in the house for more than the first forty-four days. I was then charged me \$1.06 in interest for the forty-four days. My father paid \$4.50 and I paid \$4.25. The amount of the pass book was \$25 of that is in note that the customer of flour; on the co-operative society's man was robbing

everybody as he tried to rob Paddy Gallagher and his friends.

An Old Man's Story.—The story that we get in Dunglow tallies with the account which Sir Horace Plunkett and his colleagues in Dublin gave us of the situation. But as scientific investigators we are anxious to get as much material from original sources as possible. So on Sunday afternoon "it is us" for a jaunting car and a ride into the country in search of fundamental facts. We hear of a patriarchal citizen five miles out who they say is as honest as the day is long. We find Donald O'Boyle (otherwise Shane O'ge) in a habitation which from outward appearances hardly merits the name of cottage. But when warm-hearted Irish hospitality invites us inside we find a neat, clean, comfortable place, that is indeed home to the family which has been for generations the tenants of a line of non-evicting landlords. Shane O'ge, with his son, his daughter-in-law, and some shy, blue-eyed little grandchildren, welcomes us warmly. The mother is feeding the children mashed potatoes and milk from a bowl (about all many Irish children get to eat). To them this is much more interesting than a discussion of the gombeen man.

Yes, he and his father knew well the gombeen man. "We'd buy of the trader but we'd not know the price at all," he said. "It would do us no good. We'd have to pay in the end what he'd ask us anyway when he had the money. It was hard to get it round here—mostly had to go over and work in the Scottish harvests to get any at all. When we had the money we would ask what we owed and the trader would tell us what it was. We never knew what the items were. We never dared to ask. He would say, 'How dare you dispute my books?' And it's more than one poor man I've seen kicked out for asking a civil question. But everybody says they charged the highest price the stuff had been from the time it was bought until we paid for it and I guess that's the truth, and of course the added interest, though I don't know how much. And so of course, we paid what they asked—and enough it was—though we never knew much about it. They let us get meal or anything else on credit without money for they knew it meant more to them in a high price besides interest. Things are different now; they're a lot better."

Co-operative Credit Conquering.—Things are different in Ireland now. The farmers themselves are driving out the gombeen man. Co-operative credit associations have changed all this. As that eminent Irishman, Sir Horace Plunkett, says in his book on Ireland in the New Century: "The exact purpose of these organizations is to create credit as a means of introducing capital into the agricultural industry. They perform the apparent miracle of giving solvency to a community composed almost entirely of insolvent individuals."

Paddy Gallagher in telling us how the association operates here at Dunglow, says: "A credit society in Dunglow was organized and established in October, 1903, by the Irish Agricultural Organization society and has been regularly audited and inspected by that body ever since. Although we had at first only £220 of working capital, we have now a reserve of £26, 16s. The members are equally responsible for the success or failure of the society. Each man has one vote no matter how much or how little his investment in the concern is. They take such keen interest in it that during its nine years working there has not been an over due loan at the end of the year. The society is undoubtedly of great assistance to the people in the district. We want the time to come when every man can walk up the street in Dunglow and say he owes nothing."

Capitalizing Character.—These co-operative banks have, as it were, capitalized character. The early organizers of co-operative credit associations held, and experience has confirmed the opinion, that in the poorest communities there is a per-

fectly safe basis of security in the honesty and industry of its members. This security is not valuable in the ordinary commercial sense. The ordinary banker has no intimate knowledge of the character of those who apply for a loan. Neither has he any way of testing whether or not those who borrow "for productive purposes" actually apply the loan to such purposes. The borrower must bring two sureties, who like the borrower himself, must be men of approved character and capacity. The character of these three men is the sole basis of credit.

The rules provide—and this is the characteristic feature of the system—that a loan shall be made for a "productive purpose" only. That is, the borrowed money must be used for a purpose which, in the judgment of the committee, will enable the borrower to repay the loan out of the results of the use made of the money. The farmer buys a sow to raise pigs; he must have fertilizers; he needs some high-grade seeds; he wants to build better shelter for his cow—all these are productive purposes. In one case money to send the borrower's boy to school for eight months so as to increase his earning capacity was considered a productive purpose justifying a loan, as it proved to be when the boy himself repaid the loan. The rules of the co-operative society provide for the expulsion of a member who does not apply the money to the agreed purpose. It is said, however, to the credit of the Irish members of these societies, that there has never been the necessity of putting this rule in force in a single instance anywhere throughout the entire island. Social and moral influences seem to be quite sufficient to secure obedience to the rules and regulations of the society.

Co-operative Credit is Good.—There are other advantages. The regular bank is generally miles away. It costs money for the borrower to go and take his sureties, paying car fare, meals and maybe drinks, while the co-operative association is right at hand. The bank will loan for only 90 days, while the co-operative society will make it up to a year. And a 90-day loan gives the farmer no chance to realize on seed or fertilizer or stock bought with the money borrowed. But here in the local credit bank if a man is honest he can get the loan he needs. He must bring two sureties, but co-operation breeds and develops neighborly helpfulness and they say no honest man ever falls because he can get no sureties.

Neither the association nor its members have any considerable capital. When they organize they begin by borrowing a sum of money on the joint and several liability of the members. Deposits are received from both members and non-members. The society usually borrows at four or five per cent, and lends at five or six per cent. In some cases government funds have been loaned to them at three per cent, thus enabling them to make a very low loan to their members. The expense of administration is almost nothing.

Lesson for Rural America.—It is such societies as these that are putting the gombeen men out of business in Ireland. We have in rural America gombeen men. They are not so called, but American loan sharks and credit men are first cousins to the Irish gombeen men.

The question we Americans are trying to answer is this: Have Irish rural credit methods a lesson for the rural sections in our own land? Can our loan shark, whether in city or country, be fought and conquered by similar American co-operative societies?

There are hundreds of poor farmers who must ask credit either of merchants and dealers or must secure loans from some source. Most of them get credit of the local merchant. It is, of course, well recognized that not only charges interest but charges a higher price than when he gets cash payment.

Why cannot the American farmer get a loan at a nearby banking institution for six months or ten months or a year instead of for 90 days? Why cannot he capitalize his character as does the Irishman? In some states there are under existing laws plenty of small joint stock banks throughout the smaller towns and villages which are accessible. The directors and officers know the farmer's needs. They are so intimately acquainted with those who might become borrowers that they could do as the Irish credit banks do and arrange for capitalizing character. But they don't do it.

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### Fast Traveling 100 Years Ago.

One hundred years ago the citizens of Philadelphia, New York, Boston and intervening points were acclaiming the progress of the times, with particular reference to the speed with which President Madison's message to congress had been carried to the various states. The message was delivered on December 7, and by December 15 its contents were known to persons living as far distant as Vermont. Under the caption of "Swift Traveling" a newspaper of the time commented as follows: "The express who brought the president's message to this city left Washington 20 minutes after the noon hour—left Baltimore 45 minutes after 2 p. m.—arrived Philadelphia ten minutes before midnight. Thus, it will be seen, that from Washington to Philadelphia, a distance of 150 miles, he traveled at the rate of more than 12½ miles an hour, which, considering the badness of the roads, is, perhaps, equal to anything ever performed in this country."

### New Basis of Rating.

At a dinner in Denver, the conversation had turned to a suit for breach of promise that a youthful actress had brought against a prominent legislator.

"Sometimes," said a judge who was at the table, "suits of this sort are brought for advertising purposes. In my younger days a chorus girl came and asked me to bring a \$250,000 breach of promise suit for her against a banker."

"How much," I asked her, "is this banker worth?"

"She smiled brightly."

"Oh, I think he's worth at least fifty columns and two dozen photographs."—New York Evening Post.

## PARENTS ACCUSED

RAPID, STARTLING DEVELOPMENTS IN THE SPARTANBURG MURDER MYSTERY.

### MOTHER MAKES CONFESSION

Young Girl Tells of Last Look on Child—Charges Father With the Deed—When Arrested Both Were Preparing to Leave.

Spartanburg.—Developments in the case of the 2-months-old baby girl found drowned in White's mill pond recently came to a startling climax when the parents were arrested almost simultaneously, the mother in a boarding house on Magnolia street, as she was arranging to take a train for Charleston; the father at Chesnee, as he was preparing to leave for San Francisco. The mother is Fleta Pendleton, 19 years old, daughter of a shoe salesman of Durham, N. C.; the father is Clyde Caldwell Clement, aged 23, of Sandy Grove, N. C., son of Robert C. Clement, a merchant. He was until recently a student at the Wofford College fitting school. The girl was a student at a local telegraph school.

The arrest of the girl was dramatic in the extreme. Mrs. W. M. Hodges on No. 205 Richardson street, Greenville, had come to Spartanburg and identified the baby as that of a young woman who lived in her boarding house as "Mrs. Caldwell" last month. The police had reason to believe that the young woman was living at a boarding house in this city.

Taking Mrs. Hodges with them, Mayor John F. Floyd, Chief John Hill of the police force, Solicitor Albert E. Hill and Robert E. Miller, a special officer, went to the house. The girl's trunk was being taken to the station as they entered.

When Mrs. Hodges saw the girl, she burst into a flood of tears and cried: "Oh, God, Mrs. Caldwell, why did you kill that dear little baby?" Miss Pendleton collapsed. When she had been partly recomposed she told this story: She and Clement became very familiar last year when he was a student at Wofford and she was taking a course in telegraphy at a local business school. After completing the course she held various positions in Spartanburg and Georgia. Clement paid her frequent visits. Later she went to Charlotte, N. C., living for a while in a boarding house there and later going to a hospital there, where the baby, named Virginia, was born December 6.

After various vicissitudes, Clement took her to Greenville on January 13, and they obtained a room at the home of Mrs. Hodges, where they gave the name Mr. and Mrs. C. C. Caldwell. Clement did not stay there, but frequently visited the girl.

When the hue and cry became hot, Clement, she said, decided it would be well for both of them to leave the vicinity. He came to town the morning of the arrest, gave her \$20 and bade her leave at once for Charleston. He told her, she said, that he would depart the next day for San Francisco.

### Under Commission Form.

Spartanburg.—The condition of the city finances under the commission form of government continues to improve. With an expenditure of \$22,840.93 for the month ending January 20, the financial report of James B. Carlisle, city clerk and treasurer, just issued, shows that there was a cash balance on hand of \$81,812.84. The ordinary and extraordinary income for the month amounted to \$12,352.30, classified as follows: Traffic taxes, \$8,607.55; police fines, \$3,105.25; refuse disposal, \$7.75; streets, \$235.53; cottage and office rents, \$22.15; G. S. & A. railway sewers, \$374.07.

### Cherokee's Cotton.

Gaffney.—Cherokee's crop of cotton in 1913 shows an increase over 1912 of nearly 4,000 bales so far, and there is quite a little cotton to be ginned. In addition, the farmers made good crops of corn and small grain last year, and they are in better condition to make a crop this year than for several years past.

### Industries For Bennettsville.

Bennettsville.—Through the efforts of the Chamber of Commerce, two new small industries have been obtained for Bennettsville, consisting of a cigar factory and a steam laundry. The cigar factory will probably employ from seven to eight men at the start and should eventually be of much value to the city as it grows to larger proportions. The machinery for the steam laundry, has, it is understood, already been purchased in Cincinnati and will probably soon be on the way here.

### To Hold Bond Election.

Latta.—Extensive municipal improvements have been planned by the present town council. A mass-meeting of citizens some time ago authorized the council to take the necessary steps to bond the town for a sum of \$50,000 for the installation of a system of waterworks, sewerage, and electric light plant. An engineer was secured and an estimate made and it was deemed wise to vote \$65,000, in order that there would be no doubt as to the adequacy of the plant when built.

### Big Educational Meeting.

Newberry.—A large and enthusiastic meeting of the school trustees of Newberry county was held in the court house recently. County Superintendent Brown presided, and State Superintendent Swearingen was present and took an active part in the discussion. Among the subjects discussed were: Frequent changes of teachers; duties of a school trustee; county fair and field day for the schools of the county; how to handle the smallpox situation; school consolidation, etc.

### VALENTINE VERSE.

Oh, Emeline,  
With Eyes that shine—  
My Valentine.

Your most benign  
He can't resign  
His Valentine.

"Would be condign  
Should you incline  
His Valentine.

Say you'll incline  
To soon be mine—  
My Valentine.

For thee I pine  
Whilst I recline,  
My Valentine.



My name I sign  
Your Valentine.

Dost thou repine  
Of my design,  
Oh, Valentine?

At thy dear shrine  
I drink and dine—  
Oh, Valentine.

Some day we'll dine  
'Till we are fine,  
My Valentine.

To verses mine  
My name I sign—  
Oh, Valentine.



### MIGHT PUZZLE THE SAINT

Good Old Bishop Seen Wondering at the Observances Accompanying His Natal Day.

In the general exchange of greetings, that vary from the penny card to the expensive floral offerings to friends, sweethearts and wives, it may be interesting to look to the why and wherefore of this day's celebration.

In the first place, there doesn't seem to be any reason why little Eros, the god of love, has been so hopelessly tangled up with the austere bishop who gave him the name to the day.

Tradition gives us no reason for attributing love songs or lifting messages to the good old saint. Indeed, he was far from the thoughts of the human emotions. His tranquil steadfastness to the Christian faith brought down the wrath of the Claudian persecution, and he was thrown into prison. The blind daughter of the keeper of the prison pitied the unfortunate captive and tried to comfort him. She was rewarded by the return of her eyesight, due to St. Valentine, legend tells us. Because of this he was dragged through the streets and finally beheaded.

Perhaps the pity of the blind girl was akin to love, and there may be this faint claim to the invasion of this factor.

At any rate, ladies have sighed and lovers have burst forth into avowals of their affections, on paper.

In the days of the quill pen, the valentines were considered a luxury, and hours were spent gilding and painting and decorating with verse, home-made and otherwise. Hearts, doves and cupids were brought into play, and if one halted for a declaration of passion that was glowing and ardent, he had but to turn to the "Valentine Writer, or the Lover's Instructor," a guide to the passionate expression of the heart's love.

In 1800 the first made-to-order valentine appeared for sale. Since that time factories of many lands have been busily making millions of these little and great effusions.

Poor St. Valentine would be astonished at the impetus that he has given to business and the mails. He would probably rub his eyes and gape at the way his name has been taken as a clever excuse for the exchange of affectionate courtesies.

### VALENTINE PLACE CARD



Would Seem to Earn His Wages. City postmen in the British Isles have long had a great reputation as stair-climbers, but some may be surprised to learn that an investigation shows that a postman in Glasgow has to climb on an average 210 flights of stairs a day, which works out 8,400 steps a day, going up and coming down. Another postman has to ascend and descend 51,400 steps during one week, the daily average being 9,560, and the daily work of a third necessitates his walking 14½ miles on the level and a total "stair" rise of 3,268 feet.

### The World Admires.

A good man who loved his fellow-men and was kind to the poor and charitable to all became a saint in the calendar of his church and of the world.

Pretty messages of love and gentleness and good will were given him name—Valentine.

**900 DROPS**

**CASTORIA**

ALCOHOL—3 PER CENT  
Vegetable Preparation for Assimilating the Food and Regulating the Stomachs and Bowels of

**INFANTS—CHILDREN**

Promotes Digestion, Cheerfulness and Rest. Contains neither Opium, Morphine nor Mineral. **NOT NARCOTIC.**

Recipe of Old Dr. J. C. FLETCHER

Painful Cough—  
Whooping Cough—  
Sore Throat—  
Whooping Cough—  
Sore Throat—  
Whooping Cough—  
Sore Throat—

A perfect Remedy for Constipation, Sour Stomach, Diarrhoea, Worms, Convulsions, Feverishness and LOSS OF SLEEP.

Fac-Simile Signature of  
*Dr. J. C. Fletcher*  
THE CENTAUR COMPANY,  
NEW YORK.

At 6 months old  
**35 DROPS—35 CENTS**

Guaranteed under the Food and Drug Act.

Exact Copy of Wrapper.

## CASTORIA

For Infants and Children.

The Kind You Have Always Bought

Bears the Signature

of

*Dr. J. C. Fletcher*

In Use

For Over

Thirty Years

**CASTORIA**

THE CENTAUR COMPANY, NEW YORK CITY.

### New Way of Finding Water.

An Arizona observer has found out how to tell by the mesquite whether water is near the surface or not. When the mesquite grows up into tree form the ground water lies within fifty feet of the surface, but if it remains a shrub prospects for finding water are not so good. We are always learning that every natural phenomenon has meaning for us, if we can only read the meaning.—Farm and Fireside.

## STOMACH MISERY GAS, INDIGESTION

"Pape's Diapiesin" fixes sick, sour, gassy stomachs in five minutes.

Time it! In five minutes all stomach distress will go. No indigestion, heartburn, sourness or belching of gas, acid, or eruptions of undigested food, no dizziness, bloating, or foul breath. Pape's Diapiesin is noted for its speed in regulating upset stomachs. It is the surest, quickest and most certain indigestion remedy in the whole world, and besides it is harmless. Please for your sake, get a large fifty-cent case of Pape's Diapiesin from any store and put your stomach right. Don't keep on being miserable—life is too short—you are not here long, so make your stay agreeable. Eat what you like and digest it; enjoy it, without dread of rebellion in the stomach.

Pape's Diapiesin belongs in your home anyway. Should one of the family eat something which don't agree with them, or in case of an attack of indigestion, dyspepsia, gastritis or stomach derangement at daytime or during the night, it is handy to give the quickest relief known. Adv.

### Saving the Furniture.

"I don't know what we're going to do," said the mother, "since you have given Willie that knife with a saw and a gimlet and a file and a lot of other things attached to it." "Well," answered the father, thoughtfully, "maybe we'd better shut up the house for a couple of months and move into a furnished apartment."

For thrush, cleanse and dry the foot and make thorough applications of Hanford's Balsam of Myrrh. Adv.

### Savior Fair.

Hostess (at the party)—Miss Robins has no partner for this waltz. Would you mind dancing with her instead of with me? The Man—On the contrary, I shall be delighted.—Boston Transcript.

Wounds cleansed by Hanford's Balsam. Adv.

### Not Leap Year, Either.

Ethel—This craze for gold seems to me very foolish. Now, a very little would make me happy.

Jack—How much?

Ethel—Just enough to reach around my finger.—San Francisco Chronicle.

Castings and forgings of soft iron can be changed into hard steel by a new electrical process.

### Playing Safe.

"Senator Wombat is bitterly disappointed in the wireless system." "How so?" "He thought you could send a wireless message without anything being put on paper."

They stop the tickle—Dean's Mentholated Cough Drops stop coughs by stopping the cause.—See at Drug Stores.

### Expected.

"My husband has been trained by an expert."

"Indeed?"

"Yes. His preceding wife had no less than seven divorces."—Judge.

Amazing Tobacco Remedy.—Guaranteed to instantly remove taste for tobacco or tobacco in any form, or money cheerfully refunded. Send for free literature. Address: W. L. R. Co., 1000 Broadway, New York City.

Even the man who stands on his dignity may put his foot in it.

## Whittemore's Shoe Polishes

Finest Quality Largest Variety



GILT EDGE the only ladies shoe dressing that positively cleanses Oils, Blacks and polishes ladies and children's shoes and shoes, shines without rubbing. 25c. "French Gloss" 10c. STAR combination for cleaning and whitening all kinds of shoes or leather goods. "Dandy" 25c. "QUICK WHITE" (in liquid form with sponge) quickly cleans and whitens dry canvas shoes, 10c. and 25c. RAIN-LITE combination for gentlemen who take pride in having their shoes look A-1. Restores color and luster to all black shoes. Polishes with a touch of cloth. 10c. "Gilt" 25c. If your dealer does not keep the kind you want, send us the price in stamps for a full size package, charges paid, or the price in stamps for a full size package, charges paid.

## TAKE Tut's Pills

The first dose often astonishes the invalid, giving elasticity of mind, buoyancy of body.

**GOOD DIGESTION,**

regular bowels and solid flesh. Price, 25 cts.

### KODAKS and High Grade

Finishing. Mail orders given Special attention. Prices reasonable. Service prompt. Send for Price List.

LAKELAND'S EAST STREET CHARLOTTE, N. C.

### WANTED

Men to learn barber trade. Few weeks required. Steady position for competent graduates. Wonderful demand for barbers. Write for free catalog; write RICHMOND BARBER COLLEGE, Richmond, Va.

### Ladies—Read This Without Fail

I want every lady suffering from any form of female weakness to write me at once. I will gladly tell you confidentially of a wonderful, harmless, home treatment. Write to: Address, Miss E. M. PETERSON, Box 144, South Bend, Indiana.

### Charlotte Directory

W. N. U., CHARLOTTE, NO. 6-1914.

### TYPEWRITERS

Now, rebuilt and second hand, \$10.00 up and guaranteed satisfactory. We sell supplies for all makes. We repair all makes.

J. R. CRAYTON & COMPANY, Charlotte, N. C.

W. N. U., CHARLOTTE, NO. 6-1914.

"Too Much Weed"

Ruins Many a Cotton Crop

The answer is—Balance your fertilizer! The idea that cotton doesn't need much

**POTASH**

belongs to a past age. Few soils have enough available Potash to produce the best cotton.

Try a cotton fertilizer with 5 to 8% Potash and use Kainit liberally in side-dressings. Add to an old-style fertilizer an equal amount of Kainit.

**Potash Pays.** Write to us for free book on Cotton Culture and for prices on any amount of Potash from a 200-lb. bag up.

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